American Banker

The Daily Financial Services N

150222000015 8/15/05 C11
CONGRESSIONAL INFOR SREV SRI
ACQUIS EDITOR SRI
4520 E. WEST HIGHWAY
BETHESDA MD 20814

VOL. CLII NO. 184 Monday, September 21, 1987 1 Year

FEATURE SECTION

BANK CARD ANNUAL: Competition in the bank card business has heated up and its executives, once treated as industry stepchildren, are now sitting at the corporate head table. **Page 17.**

TODAY

GROWTH OF THE DISCOVER credit card has made Sears, Roebuck and Co. the nation's 15th biggest card lender.....2

Tables.....40

AMERICAN EXPRESS CO. took its side of an *American Banker* investigation on its financial link to a credit card industry newsletter to the news media last week.....2

CONSUMER GROUPS met with financial industry officials to discuss lending barriers.....2

THE FDIC and the Fed are battling for turf over real estate issues.....3

MIDLAND BANK, London, may test the "fit and proper" provision in the new U.K. Banking Act regarding unfriendly takeover bids.....54

NEWSMONDAY

WEEKLY REVIEW AND OUTLOOK — Pull Out Section Starts on 13

FRAUD AND EMBEZZLEMENT closed the doors of more than one-third of the 138 FDIC-insured banks that failed in 1986, according to the FBI. One FBI official speculated that criminal misconduct could be a factor in more failure cases this year than last...15

BANKS AND THRIFTS are so much alike that, the Fed suggests, we should consider allowing bank holding companies to buy sick or healthy thrifts.....13

CAPITAL PEOPLE: Paul Nelson leaves the House Banking Committee staff.....14

Index of the Week's Top Stories...48

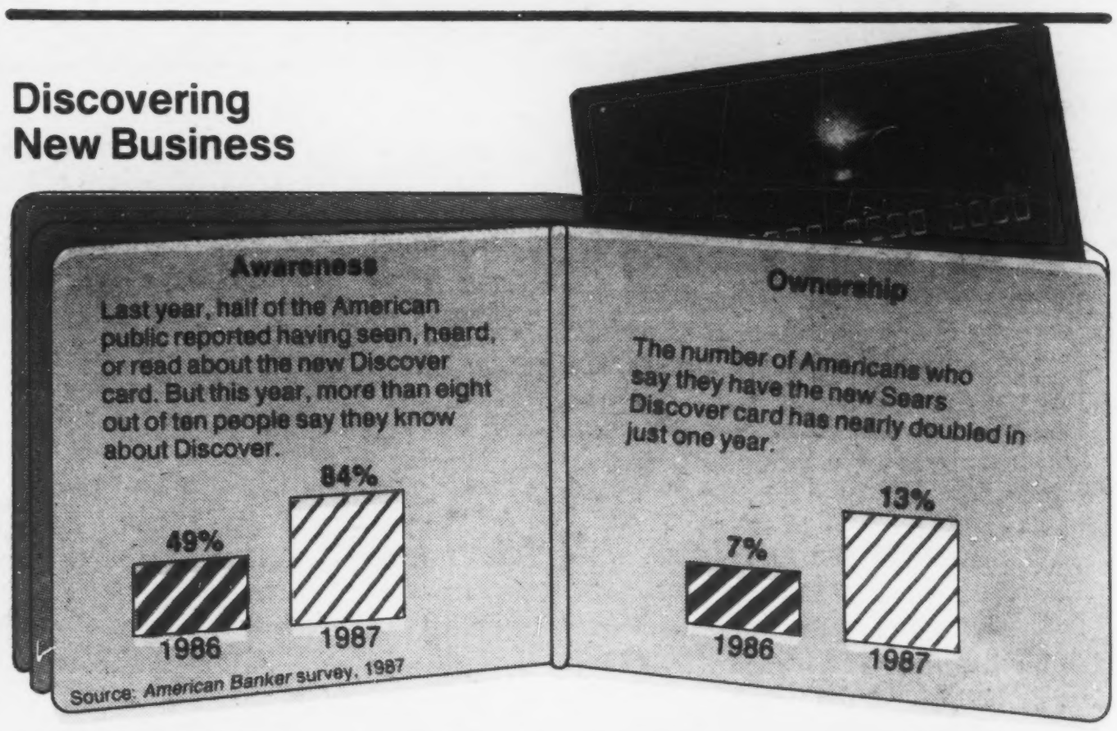
People.....45

Quote

Now that all the language that used to be in the book regarding redlining has been systematically removed, we think there needs to be some negotiations that take place.

Michael Shea, national campaign director for the consumer group Acorn, on talks with the financial industry regarding lending barriers [Page 2]

Unquote


Discovering
New Business
Awareness
Last year, half of the American public reported having seen, heard, or read about the new Discover card. But this year, more than eight out of ten people say they know about Discover.
49%
84%
1986
1987
Source: American Banker survey, 1987
Ownership
The number of Americans who say they have the new Sears Discover card has nearly doubled in just one year.
7%
13%
1986
1987

Consumers Give High Ranking To American Express Card

Opinion Survey Indicates Gain on Visa, MasterCard

By MICHAEL WEINSTEIN

Consumers rank the American Express card above or on a par with Visa and MasterCard for a wide range of features.

Industry observers say this high ranking reflects savvy marketing by American Express.

According to the *American Banker*'s annual opinion survey, consumers rate the American Express card as highly as the bank cards for widespread acceptance and even higher for inexpensiveness. These are generally considered to be some of the strongest features of bank cards.

Positive attitudes about American Express can only aid the financial conglomerate in generating business for its new Optima card, a revolving charge card introduced earlier this year.

The survey also shows that consumers believe American Express offers a significant advantage over bank cards in prestige, high credit limits, acceptance in restaurants, and use for entertainment and travel.

These are among the findings of the *American Banker*'s fourth annual survey of consumer attitudes about the changing financial services industry. The telephone poll was conducted this spring among 1,130 consumers by Trans Data Corp., a Salisbury, Md., research affiliate of this newspaper.

The survey based consumer attitudes toward credit cards on the responses of people who have both an American Express card and at least one of the bank cards. Responses from this group of 176 have a maximum sampling error of plus or minus seven percentage points. This is different from the sample used in the 1986 survey, so this year's results are not comparable with last year's.

Industry observers are surprised at the survey's finding that American Express, MasterCard, and Visa are considered about equal in the "accepted ev-

American: Page 60 ➤

Sears Ad Blitz Pays Off for Discover Card

Consumer Awareness Doubles in Year's Time

By JAY ROSENSTEIN

Sears, Roebuck and Co.'s massive promotional campaign for its new Discover credit card — from expensive national TV ads to the tiny decals on store windows — seems to be paying off.

The latest nationwide opinion poll from the *American Banker* shows that the number of consumers saying they have Discover cards has doubled in only a year. The number who say they are aware of the card has also doubled.

Another 8% say they do not now have the card but plan to get one in the next year.

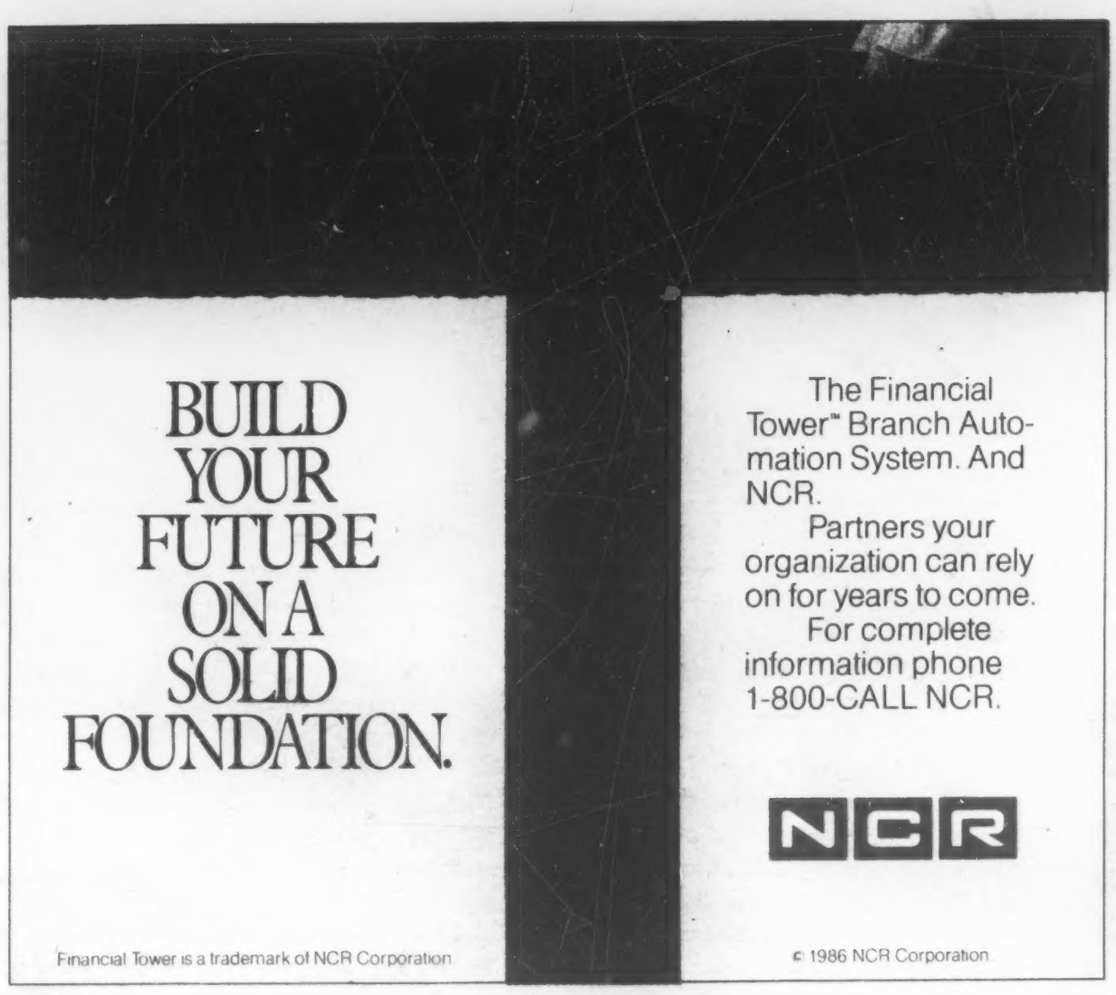
These are among the findings of the *American Banker*'s fourth annual survey of how American consumers view the changing financial services industry. The telephone survey of 1,130 people was conducted this spring by Trans Data Corp., a Salisbury, Md., research affiliate of this newspaper.

Sears introduced the Discover card nationally in early 1986. Bankers are watching it closely because it competes

Sears: Page 48 ➤

AN **American Banker** SURVEY

Today the *American Banker* launches its fourth annual survey series, "How Consumer America Views the Changing Financial Services Industry." Additional articles will be published over the next four weeks. A magazine containing the entire survey will be sent to subscribers and distributed Oct. 18 at the American Bankers Association annual convention in Dallas.



BUILD YOUR FUTURE ON A SOLID FOUNDATION.

The Financial Tower™ Branch Automation System. And NCR.

Partners your organization can rely on for years to come.

For complete information phone 1-800-CALL NCR.

NCR

Financial Tower is a trademark of NCR Corporation

© 1986 NCR Corporation

OPEN THE DOOR TO INCREASED FEE INCOME WITH **PASSKEY**

A COMPREHENSIVE PROGRAM OF MORTGAGE LIFE AND DISABILITY PROTECTION PLANS

The Credit Life Companies of Springfield

One South Limestone Street
Springfield, Ohio 45502
(513) 328-2200

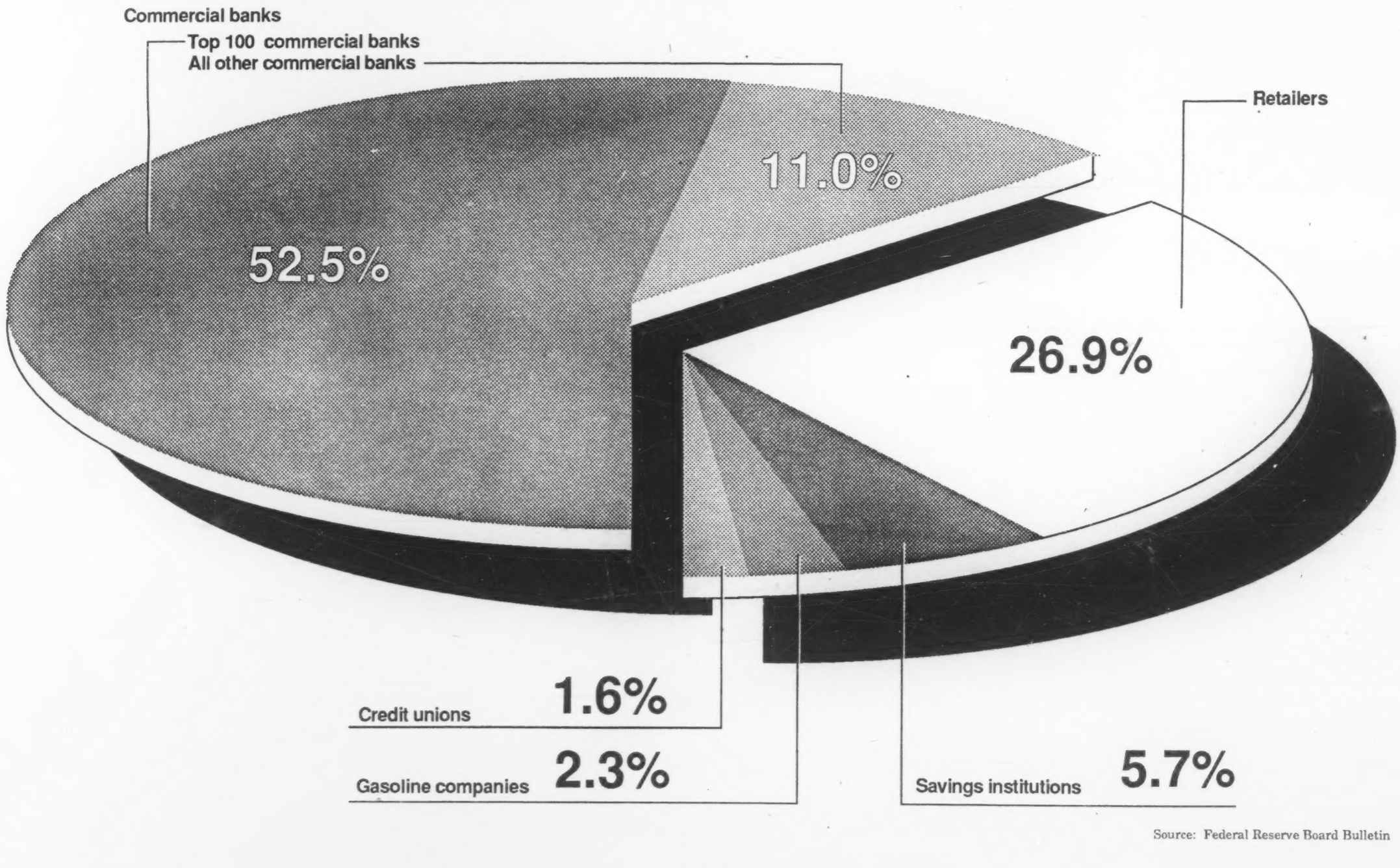
American Banker STATISTICS REVIEW

SECOND ANNUAL SURVEY

The Credit Card Market

Institutions' Share of the Credit Card Lending Market

Based on installment credit outstanding on Dec. 31, 1986



Source: Federal Reserve Board Bulletin

Featuring:

- Top 100 Banks in Credit Card Loans
- Top 50 FSLIC-Insured Thrifts in Credit Card Loans
- The "Billion-Dollar" Companies in Credit Card Loans

Top 100 Banks in Credit Card Operations

Credit Card Loans Outstanding on Dec. 31, 1986, Compared with Dec. 31, 1985 (In Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 12/86		Credit Card and Related Loans Outstanding 12/31/86	12/31/85	% Chg.	Total Loans 12/31/86	Ratio: Credit Cards to Total Loans	Gross Interest Revenue From Credit Card Opeations 1986	1985	% Chg.	Net Chargeoffs (Card Related) 1986	1985	Chargeoffs as % Of Credit Card Loans 1986	1985
1	Citibank South Dakota NA, Sioux Falls	9,803,251	8,048,981	21.8	9,938,319	98.6	1,617,540	1,518,453	6.5	468,391	277,014	4.8	3.4
2	Bank of America NT&SA, San Francisco	5,247,000	5,362,000	-2.1	64,153,000	8.2	875,000	842,000	3.9	149,000	134,000	2.8	2.5
3	Chase Manhattan Bank (USA) NA, Wilmington, Del.	5,080,808	3,301,356	53.9	5,137,001	98.9	811,769	322,883	151.4	225,498	72,818	4.4	2.2
4	First National Bank, Chicago	3,504,260	3,361,867	4.2	21,939,609	16.0	601,560	554,724	8.4	115,662	90,672	3.3	2.7
5	Wells Fargo Bank NA, San Francisco	2,815,700	3,071,283	-8.3	32,298,182	8.7	426,419	478,307	-10.8	96,541	85,233	3.4	2.8
6	Citibank (Nevada) NA, Las Vegas	2,561,077	1,610,967	59.0	2,562,787	99.9	358,005	145,809	145.5	51,739	2,047	2.0	0.1
7	Manufacturers Hanover Trust Co., New York	2,029,000	1,532,217	32.4	43,372,000	4.7	288,000	247,126	16.5	43,000	29,030	2.1	1.9
8	Citibank NA, New York	1,557,000	1,450,000	7.4	89,805,001	1.7	304,000	271,000	12.2	15,000	8,000	1.0	0.6
9	Maryland Bank NA, Newark, Del.	1,391,967	1,033,182	34.7	1,453,134	95.8	168,192	126,651	32.8	20,358	8,362	1.5	0.8
10	Chemical Bank, New York	1,258,000	1,369,713	-8.2	36,375,000	3.5	219,000	228,161	-4.0	38,000	32,985	3.0	2.4
11	Security Pacific National Bank, Los Angeles	1,182,147	1,136,478	4.0	33,185,490	3.6	195,069	187,776	3.9	30,760	27,566	2.6	2.4
12	Beneficial National Bank USA, Wilmington, Del.	1,130,044	1,045,727	8.1	1,136,210	99.5	192,880	147,604	30.7	57,271	34,808	5.1	3.3
13	Greenwood Trust Co., Newcastle, Del.	1,004,362	20,799	4,728.9	1,007,962	99.6	N.A.	N.A.	N.A.	6,839	0	0.7	0.0
14	First Interstate Bank of Calif., Los Angeles	994,354	1,018,345	-2.4	14,954,770	6.6	180,310	199,325	-9.5	27,730	25,948	2.8	2.5
15	Citibank (Maryland) NA, Towson	984,693	959,614	2.6	996,029	98.9	201,420	173,750	15.9	85,102	61,022	8.6	6.4
16	Bank of Virginia, Richmond	931,730	861,529	8.1	3,599,688	25.9	154,386	154,829	-0.3	27,414	18,283	2.9	2.1
17	Marine Midland Bank NA, Buffalo, N.Y.	883,592	1,233,159	-28.3	16,731,710	5.3	191,481	200,983	-4.7	41,595	32,000	4.7	2.6
18	First National Bank, Atlanta	865,948	1,013,985	-14.6	4,490,514	19.3	164,567	183,514	-10.3	43,821	38,544	5.1	3.8
19	CoreStates Bank of Delaware NA, Wilmington	830,578	703,053	18.1	830,578	100.0	125,760	106,726	17.8	18,075	14,669	2.2	2.1
20	Seattle-First National Bank	817,618	671,481	21.8	7,983,829	10.2	140,761	125,883	11.8	21,127	12,142	2.6	1.8
21	Bank of New York (Delaware), Wilmington	749,399	392,591	90.9	1,455,584	51.5	86,730	46,956	84.7	7,514	3,179	1.0	0.8
22	Southeast Bank NA, Miami	698,231	679,964	2.7	7,249,972	9.6	88,763	81,204	9.3	17,278	12,171	2.5	1.8
23	Sovran Bank NA, Richmond	659,992	586,838	12.5	7,149,186	9.2	89,303	75,925	17.6	12,338	6,411	1.9	1.1
24	MBank USA, Wilmington, Del.	652,689	507,869	28.5	655,201	99.6	103,214	29,559	249.2	27,075	4,471	4.1	0.9
25	NCNB National Bank of North Carolina, Charlotte	622,830	506,760	22.9	8,666,346	7.2	80,452	66,018	21.9	9,340	5,595	1.5	1.1
26	First City Bank Sioux Falls NA, S.D.	587,949	627,460	-6.3	588,605	99.9	91,554	32,208	184.3	26,111	1,242	4.4	0.2
27	BancOhio National Bank, Columbus	580,711	399,399	45.4	3,093,330	18.8	90,566	51,152	77.1	25,205	10,510	4.3	2.6
28	Marine Midland Bank (Del.) NA, Wilmington	563,229	0	N.A.	1,259,227	44.7	37,348	0	N.A.	907	0	0.2	N.A.
29	First National Bank, Boston	559,246	447,134	25.1	17,779,434	3.1	74,215	51,910	43.0	22,862	6,386	4.1	1.4
30	United Virginia Bank, Richmond	524,363	475,936	10.2	5,750,669	9.1	90,760	79,032	14.8	10,347	3,450	2.0	0.7
31	Mellon Bank Delaware NA, Wilmington	485,452	478,598	1.4	822,852	59.0	73,642	66,505	10.7	11,460	13,906	2.4	2.9
32	First Omni Bank NA, Millsboro, Del.	462,409	234,132	97.5	469,495	98.5	67,344	29,576	127.7	14,811	2,771	3.2	1.2
33	Michigan National Bank, Lansing	459,346	460,356	-0.2	1,276,991	36.0	92,199	76,194	21.0	12,068	10,034	2.6	2.2
34	Valley National Bank, Phoenix, Ariz.	451,464	387,263	16.6	7,056,993	6.4	56,081	60,250	-6.9	8,253	4,576	1.8	1.2
35	Rainier National Bank, Seattle	444,986	446,250	-0.3	5,615,266	7.9	92,109	89,296	3.2	9,994	7,668	2.2	1.7
36	Colonial National Bank USA, Wilmington, Del.	433,683	168,700	157.1	613,639	70.7	88,085	27,219	223.6	11,342	2,367	2.6	1.4
37	Mercantile Bank NA, St. Louis, Mo.	403,422	309,592	30.3	3,006,778	13.4	56,859	37,509	51.6	13,395	4,790	3.3	1.5
38	Equibank, Pittsburgh	400,016	255,868	56.3	1,704,485	23.5	47,980	37,893	26.6	7,195	6,458	1.8	2.5
39	National Westminster Bank USA, New York	393,358	399,075	-1.4	7,714,979	5.1	69,504	61,366	13.3	11,505	7,715	2.9	1.9
40	RepublicBank Delaware, Newark	374,574	N.A.	N.A.	374,574	100.0	18,876	N.A.	N.A.	4,009	N.A.	1.1	N.A.
41	Wachovia Bank & Trust Co. NA, Winston Salem, N.C.	373,789	337,022	10.9	6,723,871	5.6	40,371	36,419	10.9	2,051	1,256	0.5	0.4
42	Security Bank & Trust Co., Southgate, Mich.	360,248	330,244	9.1	806,884	44.6	61,608	52,072	18.3	4,566	2,551	1.3	0.8
43	Harris Trust & Savings Bank, Chicago	358,992	369,891	-2.9	4,800,027	7.5	62,026	59,044	5.1	10,386	9,527	2.9	2.6
44	First Wisconsin National Bank, Milwaukee	357,813	348,120	2.8	2,768,469	12.9	47,651	44,439	7.2	4,075	2,721	1.1	0.8
45	First Union National Bank, Charlotte, N.C.	356,600	314,145	13.5	7,660,709	4.7	45,625	44,796	1.9	2,360	1,233	0.7	0.4
46	First Interstate Bancard NA, Simi Valley, Calif.	355,283	534,817	-33.6	355,299	100.0	75,359	64,508	16.8	46,419	22,654	13.1	4.2
47	Huntington National Bank, Columbus, Ohio	347,444	267,153	30.1	4,574,538	7.6	48,175	41,375	16.4	1,631	981	0.5	0.4
48	First Deposit National Bank, Tilton, N.H.	345,590	30,993	1,015.1	349,935	98.8	N.A.	N.A.	N.A.	1,095	0	0.3	0.0
49	NBD Delaware Bank, Wilmington	343,357	282,255	21.6	343,357	100.0	48,534	N.A.	N.A.	5,931	3,591	1.7	1.3
50	Avco National Bank, Irvine, Calif.	342,331	350,193	-2.2	342,627	99.9	61,433	47,532	29.2	14,675	7,055	4.3	2.0
51	United States National Bank, Portland, Ore.	336,488	312,849	7.6	4,964,677	6.8	56,445	53,388	5.7	6,101	4,130	1.8	1.3
52	NCNB South Carolina, Columbia	327,658	279,091	17.4	1,634,017	20.1	66,551	49,273	35.1	28,810	7,654	8.8	2.7
53	First Interstate Bank of Arizona NA, Phoenix	324,728	299,887	8.3	4,478,925	7.3	50,899	47,533	7.1	10,498	6,852	3.2	2.3
54	Maryland National Bank, Baltimore	314,300	295,415	6.4	4,992,258	6.3	71,111	62,015	14.7	6,626	4,164	2.1	1.4
55	Sun Bank NA, Orlando, Fla.	304,217	291,949	4.2	2,333,387	13.0	44,137	40,983	7.7	14,164	12,685	4.7	4.3
56	Bank One Columbus NA, Ohio	302,417	356,038	-15.1	2,072,981	14.6	64,238	84,105	-23.6	24,389	32,238	8.1	9.1
57	PNC National Bank, Wilmington, Del.	300,826	275,397	9.2	327,436	91.9	42,270	36,813	14.8	4,257	5,381	1.4	2.0
58	First National Bank, Wilmington, Del.	294,474	278,213	5.8	310,437	94.9	42,843	38,979	9.9	7,122	3,751	2.4	1.3
59	State Street Bank & Trust Co., Boston	294,068	206,448	42.4	2,247,886	13.1	33,178	22,252	49.1	5,307	2,992	1.8	1.4
60	European American Bank, New York	292,015	336,194	-13.1	4,066,045	7.2	55,851	69,174	-19.3	12,873	10,774	4.4	3.2
61	Indiana National Bank, Indianapolis	290,587	282,112	3.0	2,649,001	11.0	54,757	50,592	8.2	9,904	5,069	3.4	1.8
62	Central Bank, Denver	285,283	294,907	-3.3	675,140	42.3	70,671	69,361	1.9	9,930	5,973	3.5	2.0
63	Citizens & Southern National Bank, Atlanta	284,455	267,108	6.5	6,648,897	4.3	53,870	49,356	9.1	7,327	4,783	2.6	1.8
64	First Interstate Bank of Washington NA, Spokane	277,389	80,327	245.3	2,063,804	13.4	42,266	11,918	254.6	13,544	1,275	4.9	1.6
65	Citibank (New York State), Perinton	271,649	881,169	-69.2	4,005,928	6.8	52,700	58,830	-10.4	35,680	48,882	13.1	5.5
66	Central Fidelity Bank, Richmond	271,419	296,893	-8.6	2,405,456	11.3	43,503	38,162	14.0	6,799	3,668	2.5	1.2
67	Comerica Bank-Detroit	266,800	305,319	-12.6	4,925,134	5.4	47,836	16,008	198.8	7,878	6,205	3.0	2.0
68	AmeriTrust Co. NA, Cleveland	259,586	233,684	11.1	5,958,525	4.4	43,368	34,323	26.4	5,812	2,414	2.2	1.0
69	Connecticut Bank & Trust Co. NA, Hartford	253,689	228,604	11.0	5,864,869	4.3	31,961	36,085	-11.4	2,463	1,580	1.0	0.7
70	Norwest Bank Des Moines NA, Iowa	249,154	254,774	-2.2	731,694	34.1	39,586	35,899	10.3	6,772	3,534	2.7	1.4
71	Barclays Bank of Delaware NA, Wilmington	248,634	33,457	643.1	249,928	99.5	30,944	N.A.	N.A.	11,636	48	4.7	0.1
72	Bank One Indianapolis NA	247,179	200,087	23.5	2,604,959	9.5	42,522	28,681	48.3	11,138	3,493	4.5	1.7
73	Chase Lincoln First Bank NA, Rochester, N.Y.	234,498	215,085	9.0	3,929,289	6.0	35,381	36,148	-2.1	3,107	2,332	1.3	1.1
74	First National Bank of Commerce, New Orleans	232,160	199,186	16.6	1,102,309	21.1	31,629	25,666	23.2	5,567	2,613	2.4	1.3
75	First Tennesee Bank NA, Memphis	226,872	212,972	6.5	3,184,929	7.1	43,431	42,554	2.1	6,422	4,140	2.8	1.9
76	Equitable Bank NA, Baltimore	222,977	234,544	-4.9	2,032,977	11.0	44,905	34,586	29.8	10,065	10,071	4.5	4.3
77	First National Bank, Omaha, Neb.	220,799	161,903	36.4	523,308	42.2	39,613	36,892	7.4	4,548	2,877	2.1	1.8
78	American Express Centurion Bank, Newark, Del.	220,513	0	N.A.	222,762	99.0	N.A.	N.A.	N.A.	2,711	0	1.2	N.A.
79	Society National Bank, Cleveland	218,885	203,388	7.6	3,128,308	7.0	27,881	29,624	-5.9	4,957	2,724	2.3	1.3
80	Connecticut National Bank, Hartford	217,647	186,973	16.4	5,465,184	4.0	19,893	20,179	-1.4	1,951	2,334	0.9	1.2
81	First Interstate Bank of Oregon NA, Portland	207,175	143,394	44.5	3,427,270	6.0	30,018	26,913	11.5	3,078	1,833	1.5	1.3
82	Valley National Bank Household Bank, Salinas, Calif.	207,142	62,624	230.8	207,142	100.0	26,152	4,739	451.8	6,596	386	3.2	0.6
83	Arizona Bank, Phoenix	205,713	172,250	19.4	3,216,117	6.4	19,947	18,986	5.1	3,253	1,435	1.6	0.8
84	Barnett Bank of South Florida NA, Miami	202,472	128,255	57.9	3,092,294	6.5	24,720	18,989	30.2	4,038	3,605	2.0	2.8
85	Colorado National Bank, Denver	199,050	85,259	133.5	739,089	26.9	28,489	25,797	10.4	4,335	2,488	2.2	2.9
86	Banco Popular de Puerto Rico, San Juan	196,501	160,540	22.4	2,256,603	8.7	25,378	19,668	29.0	3,017	1,296	1.5	0.8
87	Meridian Bank, Reading, Pa.	195,221	111,634	74.9	4,292,647	4.5	27,195	18,927	43.7	1,754	1,423	0.9	1.3
88	Sovran Bank/Delaware, Dover	191,846	170,968	12.2	191,846	100.0	26,578	22,814	16.5	1,936	1,136	1.0	0.7
89	South Carolina National Bank, Charleston	191,174	199,891	-4.4	3,115,970	6.1	43,892	38,248	14.8	2,985	2,431	1.6	1.2
90	Fidelity Bank NA, Malvern, Pa.	189,570	176,003	7.7	5,290,649	3.6	24,527	25,489	-3.8	2,347	3,034	1.2	1.7
91	United Bank of Denver NA	185,766	17,015	991.8	1,382,083	13.4	36,387	37,176	-2.1	4,056	2,456	2.2	14.4
92	Boston Safe Deposit & Trust Co.	184,397	83,628	120.5	3,200,440	5.8	26,256	7,347	257.4	9,972	1,146	5.4	1.4
93	Michigan National Bank, Detroit	181,285	202,969	-10.7	1,704,326	10.6	41,502	33,876	22.5	5,801	4,467	3.2	2.2
94	Morgan Bank (Delaware), Wilmington	175,000	0	N.A.	2,300,940	7.6	0	0	N.A.	0	0	0.0	N.A.
95	Comerica-Midwest NA, Toledo, Ohio	172,196	169,358	1.7	172,196	100.0	27,905	N.A.	N.A.	9,662	9,662	5.6	5.7
96	Bank One Dayton NA, Ohio	171,980	163,360	5.3	1,171,600	14.7	40,971	34,704	18.1	5,921	2,827	3.4	1.7
97	Horizon Bank NA, Morristown, N.J.	171,534	147,541	16.3	1,125,317	15.2	30,615	20,469	49.6	6,227	2,794	3.6	1.9
98	First Pennsylvania Bank (Delaware), Wilmington	168,575	N.A.	N.A.	168,575	100.0	6,423	N.A.	N.A.	25	N.A.	.0	N.A.
99	Independence One Bank, Rapid City, S.D.	166,960	N.A.	N.A.	166,960	100.0	3,474	N.A.	N.A.	-86	N.A.	-0.1	N.A.
100	United Missouri Bank of Kansas City NA	160,477	159,981	0.3	696,811	23.0	28,971	28,155	2.9	3,017	3,052	1.9	1.9
	TOTALS	70,737,325	59,792,997	18.3	626,699,460	11.3	11,046,125	9,147,137	20.8	2,305,413	1,420,519	3.3	2.4

Data are from the Federal regulatory Report of Condition and Report of Income for all insured commercial banks and were provided to American Banker by **ADP Data Services Division, New York.** ADP restates its 1985 data on a pro forma basis for mergers in 1986. **Credit Cards and Related Loans Outstanding** are from Schedule RC-C, item 6a, of the Report of Condition and include all extentions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. **Total loans** are from RC-Balance Sheet, item 4.a.—"Loans and leases, net of unearned income". **Gross Interest Income from Credit Card Operations** are from the Report of Income, item 1.a.(1).(f).(1)—"Credit Cards and related plans" and include all interest, fees, and similar charges levied against or associated with domestically-booked credit card (and related plan) loans. **Net Chargeoffs** are gross chargeoffs on credit cards and related plans less recoveries on credit cards and related plans. The data are from Schedule RI-B of the Report of Income, item 5(a) Column A less item 5(a) Column B.

Geographic Listing of Top 100 Credit Card Banks

Shown by State with Credit Card Loans on Dec. 31, 1986, Compared with Dec. 31, 1985 (In Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 12/86		Credit Card and Related Loans Outstanding 12/31/86	12/31/85	Rank 12/85
	Arizona			
34	Valley National Bank, Phoenix	$451,464	$387,263	36
53	First Interstate Bank of Arizona NA, Phoenix	324,728	299,887	48
83	Arizona Bank, Phoenix	205,713	172,250	77
	California			
2	Bank of America NT&SA, San Francisco	5,247,000	5,362,000	2
5	Wells Fargo Bank NA, San Francisco	2,815,700	3,071,283	5
11	Security Pacific National Bank, Los Angeles	1,182,147	1,136,478	12
14	First Interstate Bank of Calif., Los Angeles	994,354	1,018,345	15
46	First Interstate Bancard NA, Simi Valley	355,283	534,817	25
50	Avco National Bank, Irvine	342,331	350,193	39
82	Valley National Bank Household Bank, Salinas (a)	207,142	62,624	..
	Colorado			
62	Central Bank, Denver	285,283	294,907	51
85	Colorado National Bank, Denver	199,050	85,259	..
91	United Bank of Denver NA	185,766	17,015	..
	Connecticut			
69	Connecticut Bank & Trust Co. NA, Hartford	253,689	228,604	66
80	Connecticut National Bank, Hartford	217,647	186,973	75
	Delaware			
3	Chase Manhattan Bank (USA) NA, Wilmington	5,080,808	3,301,356	4
9	Maryland Bank NA, Newark	1,391,967	1,033,182	14
12	Beneficial National Bank USA, Wilmington (b)	1,130,044	1,045,727	13
13	Greenwood Trust Co., Newcastle	1,004,362	20,799	..
19	CoreStates Bank of Delaware NA, Wilmington	830,578	703,053	20
21	Bank of New York (Delaware), Wilmington	749,399	392,591	35
24	MBank USA, Wilmington	652,689	507,869	26
28	Marine Midland Bank (Delaware) NA, Wilmington	563,229	0	..
31	Mellon Bank Delaware NA, Wilmington	485,452	478,598	28
32	First Omni Bank NA, Millsboro	462,409	234,132	64
36	Colonial National Bank USA, Wilmington (a)	433,683	168,700	80
40	RepublicBank Delaware, Newark	374,574	N.A.	..
49	NBD Delaware Bank, Wilmington	343,357	282,255	53
57	PNC National Bank, Wilmington	300,826	275,397	57
58	First National Bank, Wilmington	294,474	278,213	56
71	Barclays Bank of Delaware NA, Wilmington	248,634	33,457	..
78	American Express Centurion Bank, Newark, Del.	220,513	0	..
88	Sovran Bank/Delaware, Dover	191,846	170,968	78
94	Morgan Bank (Delaware), Wilmington	175,000	0	..
98	First Pennsylvania Bank (Delaware), Wilmington	168,575	N.A.	..
	Florida			
22	Southeast Bank NA, Miami	698,231	679,964	21
55	Sun Bank NA, Orlando	304,217	291,949	52
84	Barnett Bank of South Florida NA, Miami	202,472	128,255	97
	Georgia			
18	First National Bank, Atlanta	865,948	1,013,985	16
63	Citizens & Southern National Bank, Atlanta	284,455	267,108	59
	Illinois			
4	First National Bank, Chicago (b)	3,504,260	3,361,867	3
43	Harris Trust & Savings Bank, Chicago	358,992	369,891	37
	Indiana			
61	Indiana National Bank, Indianapolis	290,587	282,112	54
72	BankOne Indianapolis NA	247,179	200,087	72
	Iowa			
70	Norwest Bank Des Moines NA	249,154	254,774	61
	Louisiana			
74	First National Bank of Commerce, New Orleans	232,160	199,186	74
	Maryland			
15	Citibank (Maryland) NA, Towson	984,693	959,614	17
54	Maryland National Bank, Baltimore	314,300	295,415	50
76	Equitable Bank NA, Baltimore	222,977	234,544	63
	Massachusetts			
29	First National Bank, Boston	559,246	447,134	31
59	State Street Bank & Trust Co., Boston	294,068	206,448	70
92	Boston Safe Deposit & Trust Co.	184,397	83,628	..
	Michigan			
33	Michigan National Bank, Lansing	459,346	460,356	30
42	Security Bank & Trust Co., Southgate	$360,248	$330,244	43
67	Comerica Bank-Detroit	266,800	305,319	47
93	Michigan National Bank, Detroit	181,285	202,969	71
	Missouri			
37	Mercantile Bank NA, St. Louis	403,422	309,592	46
100	United Missouri Bank of Kansas City NA	160,477	159,981	87
	Nebraska			
77	First National Bank, Omaha	220,799	161,903	85
	Nevada			
6	Citibank (Nevada) NA, Las Vegas	2,561,077	1,610,967	6
	New Hampshire			
48	First Deposit National Bank, Tilton	345,590	30,993	..
	New Jersey			
97	Horizon Bank NA, Morristown	171,534	147,541	90
	New York			
7	Manufacturers Hanover Trust Co., New York	2,029,000	1,532,217	7
8	Citibank NA, New York	1,557,000	1,450,000	8
10	Chemical Bank, New York	1,258,000	1,369,713	9
17	Marine Midland Bank NA, Buffalo	883,592	1,233,159	10
39	National Westminster Bank USA, New York	393,358	399,075	33
60	European American Bank, New York	292,015	336,194	42
65	Citibank (New York State), Perinton	271,649	881,169	18
73	Chase Lincoln First Bank NA, Rochester	234,498	215,085	67
	North Carolina			
25	NCNB National Bank of North Carolina, Charlotte	622,830	506,760	27
41	Wachovia Bank & Trust Co. NA, Winston Salem	373,789	337,022	41
45	First Union National Bank, Charlotte	356,600	314,145	44
	Ohio			
27	BancOhio National Bank, Columbus	580,711	399,399	34
47	Huntington National Bank, Columbus	347,444	267,153	58
56	Bank One Columbus NA	302,417	356,038	38
68	AmeriTrust Co. NA, Cleveland	259,586	233,684	65
79	Society National Bank, Cleveland	218,885	203,388	71†
95	Comerica-Midwest NA, Toledo	172,196	169,358	79
96	Bank One Dayton NA	171,980	163,360	82
	Oregon			
51	United States National Bank, Portland	336,488	312,849	45
81	First Interstate Bank of Oregon NA, Portland	207,175	143,394	91
	Pennsylvania			
38	Equibank, Pittsburgh	400,016	255,868	60
87	Meridian Bank, Reading	195,221	111,634	..
90	Fidelity Bank NA, Malvern	189,570	176,003	N.A.
	Puerto Rico			
86	Banco Popular de Puerto Rico, San Juan	196,501	160,540	87‡
	South Carolina			
52	NCNB South Carolina, Columbia	327,658	279,091	55
89	South Carolina National Bank, Charleston	191,174	199,891	73
	South Dakota			
1	Citibank South Dakota NA, Sioux Falls	9,803,251	8,048,981	1
26	First City Bank Sioux Falls NA	587,949	627,460	23
99	Independence One Bank, Rapid City	166,960	N.A.	N.A.
	Tennessee			
75	First Tennesee Bank NA, Memphis	226,872	212,972	68
	Virginia			
16	Bank of Virginia, Richmond	931,730	861,529	19
23	Sovran Bank NA, Richmond	659,992	586,838	24
30	United Virginia Bank, Richmond	524,363	475,936	29
66	Central Fidelity Bank, Richmond	271,419	296,893	49
	Washington			
20	Seattle-First National Bank	817,618	671,481	22
35	Rainier National Bank, Seattle	444,986	446,250	32
64	First Interstate Bank of Washington NA, Spokane	277,389	80,327	..
	Wisconsin			
44	First Wisconsin National Bank, Milwaukee	357,813	348,120	40

Data are from the Federal regulatory Report of Condition for all insured commercial banks and were provided to American Banker by **ADP Data Services Division, New York.** ADP restates its 1985 data on a pro forma basis for mergers in 1986. **(a)**— On July 23, 1987, TSO Financial Corp., Willow Grove, Pa., parent of Colonial National Bank USA, announced that is has agreed to sell about $320 million in credit card receivables of the bank and rights to about 135,000 accounts to Valley National Bank. Valley National is a subsidiary of Household International Inc., Prospect Heights, Ill. TSO expects a net gain of about $15 million from the deal. **(b)**— In July 1987, First Chicago Corp. completed its purchase of Beneficial National Bank USA from Beneficial Corp. for about $250 million. The bank's name was then changed to FCC National Bank. **(†)**— The 1985 data have been restated for 1986 mergers. Rank bank would have had, if mergers had taken place in 1985. **(‡)**— Data for Puerto Rican banks were not available last year. Rank bank would have had, if data had been available. **N.A.**— Not available.

The Billion-Dollar Credit Card Firms

Based on the Combined Credit Card Loans Outstanding at Commercial Bank and Thrift Subsidiaries (In Millions of Dollars)

Compiled by American Banker Copyright 1987

Rank 12/86	Rank 12/85	Parent Company	Credit Card Loans Outstanding At Bank & Thrift Subsidiaries 12/31/86	12/31/85	% Chg.	Bank Subsidiaries	Card Loans Outstanding 12/31/86
1	1	**Citicorp, New York**	15,319	12,973	+18.1%	Citibank of Arizona, Phoenix †	$41.5
						Citicorp Savings, FS&LA, San Francisco	16.6
						Citicorp Savings of Florida, FS&LA, Miami	10.5
						Citicorp Savings of Illinois, FS&LA, Chicago	73.0
						Citibank (Maryland) NA, Towson	984.7
						Citibank (Nevada) NA, Las Vegas	2,561.1
						Citibank NA, New York	1,557.0
						Citibank (New York State), Perinton	271.6
						Citibank South Dakota NA, Sioux Falls	9,803.3
2	2	**BankAmerica Corp., San Francisco**	6,065	6,033	+0.5%	Bank of America NT & SA, San Francisco	5,247.0
						Seattle-First National Bank	817.6
3	3	**Chase Manhattan Corp., New York**	5,449	3,571	+52.6%	Chase Manhattan Bank (USA) NA, Wilmington	5,080.8
						Chase Manhattan Bank NA, New York	133.3
						Chase Lincoln First Bank NA, Rochester	234.5
4	4	**First Chicago Corp. (a)**	3,504	3,369	+4.2%	First National Bank, Chicago	3,504.3
5	5	**Wells Fargo & Co., San Francisco (b)**	2,816	3,071	—8.3%	Wells Fargo Bank NA, San Francisco	2.815.7
6	6	**First Interstate Bancorp., Los Angeles**	2,409	2,240	+7.5%	First Interstate Bank of Arizona NA, Phoenix	324.7
						First Interstate Bancard NA, Simi Valley, Calif.	355.3
						First Interstate Bank, Los Angeles	994.4
						First Interstate Bank NA, Denver	48.3
						First Interstate Bank Idaho NA, Boise	37.6
						First Interstate Bank Nevada NA, Reno	122.4
						First Interstate Bank Oregon NA, Portland	207.2
						First Interstate Bank Utah NA, Salt Lake City	42.0
						First Interstate Bank Washington NA, Spokane	277.4
7	7	**Manufacturers Hanover Corp., New York**	2,029	1,532	+32.4%	Manufacturers Hanover Trust Co.	2,029.0
8	10	**Maryland National Corp., Baltimore**	1,706	1,329	+28.4%	Maryland Bank NA, Newark, Del.	1,392.0
						Maryland National Bank, Baltimore	314.3
9	11	**Marine Midland Banks, Buffalo, N.Y.**	1,447	1,233	+17.4%	Marine Midland Bank (Del.) NA, Wilmington	563.2
						Marine Midland Bank NA, Buffalo	883.6
10	12	**Security Pacific Corp., Los Angeles**	1,432	1,136	+26.1%	Arizona Bank, Phoenix †	205.7
						Security Pacific National Bank, Los Angeles	1,182.1
						Oregon Bank, Portland †	44.2
11	9	**First Wachovia Corp., Winston-Salem, N.C.**	1,330	1,351	—1.6%	First Atlanta Bank NA, New Castle, Del. †	90.6
						First National Bank, Atlanta	865.9
						Wachovia Bank & Trust Co., Winston Salem	373.8
12	8	**Chemical New York Corp.**	1,314	1,424	—7.7%	Chemical Bank NA, Jericho, N.Y.	56.0
						Chemical Bank, New York	1,258.0
13	13	**Beneficial Corp., Wilmington, Del. (a)**	1,130	1,045	+8.1%	Beneficial National Bank USA, Wilmington	1,130.0
14	...	**BancOne Corp., Columbus, Ohio (c)**	1,112	710	57.0%	Bank One Indianapolis NA ‡	247.2
						Bank One Lafayette NA, Ind. †	160.2
						Bank One Columbus NA, Ohio	302.4
						Bank One Dayton NA, Ohio	172.0
						Bank One Cleveland NA	53.9
						Bank One Akron NA, Ohio	65.4
						Bank One Eastern Ohio NA, Youngstown	111.4
15	...	**NCNB Corp., Charlotte, N.C.**	1,086	614.3	+76.9%	NCNB National Bank of Florida, Tampa	135.8
						NCNB National Bank of North Carolina, Charlotte	622.8
						NCNB South Carolina, Columbia †	327.7
16	...	**Sears, Roebuck and Co., Chicago (d)**	1,004	21	+4,729%	Greenwood Trust Co., New Castle, Del.	1,004.4

Commercial banks include "nonbank" banks and **thrifts** include FSLIC-insured savings institutions only. For banks, **credit card loans outstanding** are from Schedule RC-C, item 6a, of the Report of Condition and include all extentions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. For thrifts, credit card loans from the Federal Home Loan Bank Board's Quarterly Financial Report for FSLIC-insured institutions and include credit extended in connection with credit cards plus overdrafts on NOW accounts plus any other open-ended credit extended to consumers. Compiled by American Banker from data provided by **ADP Data Services Division, New York.** **(a)**— In July 1987, First Chicago Corp. completed its purchase of Beneficial National Bank USA from Beneficial Corp. for about $250 million. The bank's name was then changed to FCC National Bank. **(b)**— The 1985 data are the sum of credit card loans outstanding at Wells Fargo Bank NA and Crocker National Bank. The banks were merged into one bank in May, 1986. **(c)**— Includes Bank One Indianapolis NA— the former American Fletcher National Bank & Trust Co.— which was acquired in Jan. 1987. **(d)**— A direct subsidiary of Dean Witter Financial Services Group, which is in turn a subsidiary of Sears, Roebuck and Co. The bank handles Sears' "Discover" credit card operations. **(†)**— Bank acquired or established in 1986. **(‡)**— Bank acquired in Jan. 1987, but included in the BancOne Corp. totals for yearend 1986.

Bank Credit Card Operations Of Diversified Financial Services Companies

Compiled by American Banker Copyright 1987

Rank 12/86	Name of Bank	Name of Parent	Card Loans ($ Thous.) 12/31/86	% Chg.	Date of Acq./Start
219	**Associates National Bank, Concord, Calif.**	Gulf & Western Corp., New York	$ 49,658	– 1.1%	1980
50	**Avco National Bank, Irvine, Calif.**	Avco Corp., Greenwich, Conn.	342,331	– 2.3%	1982
82	**Valley National Bank Household Bank, Salinas, Calif. (a)**	Household International Inc., Prospect Heights, Ill.	207,142	+230.8%	1981
118	**J.C. Penney National Bank, Harrington, Del.**	J.C. Penney & Co., New York	131,444	+178.7%	1983
13	**Greenwood Trust Co., Newcastle, Del.**	Sears, Roebuck & Co., Chicago	1,004,362	+4,728.9%	1985
78	**American Express Centurion Bank, Newark, Del.**	American Express Travel Related Services (b)	220,513	.....	1985
12	**Beneficial National Bank, Wilmington (c)**	Beneficial Corp., Wilmington	1,130,044	+8.0%	1952
36	**Colonial National Bank USA, Wilmington (a)**	TSO Financial Corp., Willow Gove, Pa.	433,683	+157.1%	1982
58	**First National Bank, Wilmington**	Commercial Credit Corp., Baltimore	294,474	+5.8%	1984
92	**Boston Safe Deposit & Trust Co.**	Shearson Lehman Brothers, New York (b)	184,397	120.50	1981
48	**First Deposit National Bank, Tilton, N.H.**	Capital Holding Corp., Louisville, Ky.	345,590	1,015.06	1984

Credit credit loan operations— See the definition of "credit card loans outstanding for commercial banks" in the footnotes to the table above. **(a)**— On July 23, 1987, TSO Financial Corp., parent of Colonial National Bank USA, announced that is has agreed to sell about $320 million in credit card receivables of the bank and rights to about 135,000 accounts to Valley National Bank. **(b)**— A subsidiary of American Express Co., New York. **(c)**— In July 1987, First Chicago Corp. completed its purchase of Beneficial National Bank USA from Beneficial Corp. The bank's name was then changed to FCC National Bank.

Top 50 Thrifts in Credit Card Loans

December 31, 1986 Compared with December 31, 1985 (In Thousands of Dollars)

Compiled by American Banker Copyright 1987

Rank 12/86		CREDIT CARD LOANS 12/31/86	12/31/85	% Chg.
1	Atlantic Financial Federal, Bala Cynwyd, Pa.	462,434	147,255	214.04
2	AmeriFirst Federal Savings & Loan Assn., Miami	357,778	228,128	56.83
3	Chevy Chase Savings Bank, FSB, Md.	299,842	36,675	717.57
4	Great American First Savings Bank, San Diego, Calif.	265,247	196,494	34.99
5	Great Western Bank, FSB, Beverly Hills, Calif.	261,717	246,370	6.23
6	Avondale Federal Savings Bank, FSB, Minnneapolis	238,493	208,908	14.16
7	Home Fed. Savings & Loan Assn. of San Diego, Calif.	227,349	207,829	9.39
8	Western Savings & Loan Assn., Phoenix, Ariz.	225,791	93,559	141.34
9	Bank Western Federal Savings Bank FSB, Denver	197,598	152,496	29.58
10	California Fed. Savings & Loan Assn., Los Angeles	173,086	154,434	12.08
11	Imperial Savings Assn., San Diego, Calif.	155,694	144,661	7.63
12	Goldome FSB, Buffalo, N.Y.	153,511	121,269	26.59
13	Far West Federal Bank, Portland, Ore.	151,118	141,859	6.53
14	First Financial Savings Assn., Stevens Point, Wis.	142,049	97,123	46.26
15	First Nationwide Bank, FSB, San Francisco	123,328	88,562	39.26
16	Freedom Savings & Loan Assn., Tampa, Fla.	120,786	87,914	37.39
17	MeraBank, FSB, Phoenix, Ariz.	117,209	122,757	-4.52
18	Perpetual Savings Bank, FSB, McLean, Va.	116,075	33,197	249.66
19	Home Savings of America, FA, Irwindale, Calif.	88,284	65,430	34.93
20	Empire of America FSB, Buffalo, N.Y.	73,170	38,328	90.90
21	Citicorp Savings of Illinois, FS&LA, Chicago	73,023	13,667	434.30
22	First Federal Savings Bank, Cleveland	72,060	41,809	72.36
23	Leader Federal Savings & Loan Assn., Memphis, Tenn.	68,033	57,285	18.76
24	Gem Savings Assn., Dayton, Ohio	64,174	26,017	146.66
25	Albuquerque Federal Savings & Loan Assn., N.M.	62,495	36,771	69.96
26	Ohio Savings Assn., Cleveland	58,408	10,236	470.61
27	Fulton Federal Savings & Loan Assn., Atlanta	58,392	39,951	46.16
28	Pima Savings & Loan Assn., Tucson, Ariz.	55,322	45,419	21.80
29	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	53,633	14,198	277.75
30	First Federal Savings & Loan Assn., Lincoln, Neb.	53,172	33,904	56.83
31	Citizens Federal Savings & Loan Assn., Dayton, Ohio	50,799	47,634	6.64
32	Florida Federal Savings & Loan Assn., St. Petersburg	48,235	46,852	2.95
33	Anchor Savings Bank, FSB, Northport, N.Y.	47,237	9,733	385.33
34	First FA, Orlando, Fla.	45,998	25,714	78.88
35	Guarantee Savings, FS&LA, Fresno, Calif.	45,239	32,904	37.49
36	First Federal Savings Bank, Santurce, P.R.	44,438	22,288	99.38
37	Wilmington Saving Fund Society, FSB, Del.	40,164	21,164	89.78
38	Loyola Federal Savings & Loan Assn., Baltimore	39,135	36,416	7.47
39	Household Bank FSB, Newport Beach, Calif.	39,063	18,302	113.44
40	Palmetto Federal Savings Bank, Aiken, S.C.	38,479	23,078	66.73
41	First Indiana Federal Savings Bank, Indianapolis	37,685	21,914	71.97
42	Berkeley Federal Savings & Loan Assn., Millburn, N.J.	36,500	14,157	157.82
43	Benjamin Franklin Fed. S & L Assn., Portland, Ore.	35,976	30,899	16.43
44	Beverly Hills Savings, FS&LA, Calif.	34,950	113	30829.20
45	Great American First Savings Bank, FSB, Tucson, Ariz.	34,849	33,658	3.54
46	First Minnesota Savings Bank, FSB, Minneapolis	34,719	N.A.	N.A.
47	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	32,814	18,456	77.80
48	Bay Savings Bank, FSB, Mich.	32,219	16,365	96.88
49	Commercial Federal S&L Assn., Omaha, Neb.	31,934	8,088	294.83
50	Standard Federal Bank, Troy, Mich.	31,281	19,164	63.23

Credit card loans include credit extended in connection with credit cards plus overdrafts on NOW accounts plus any other open-ended credit extended to consumers. Data are provided to American Banker by **ADP Data Services Division, New York,** from their data base of the Federal Home Loan Bank Board's Quarterly Financial Report for FSLIC-insured institutions.

CALENDAR OF EVENTS

Continued from Page 36

September 13-16 — Defense Credit Union Council: educational conference and annual meeting, Opryland Hotel, Nashville, Tenn., 202-828-4545.

September 13-18 — Credit Union Executives Society: executive marketing institute, Sheraton Hotel, St. Louis, Mo., 608-271-2664.

September 20-23 — National Association of State Credit Union Supervisors: annual conference, Camelback Inn, Scottsdale, Ariz., 703-821-2243.

September 22-26 — Washington Credit Union League: annual convention and meeting, Red Lion Inn, Seattle, Wash., 206-885-1121.

September 27-30 — Massachusetts Cooperative Bank League: 99th annual convention, the Balsams Hotel, Dixville Notch, N.H., 617-542-0515.

October

October 4-8 — Credit Union Executives Society: operations conference, Sheraton Scottsdale Resort, Scottsdale, Ariz., 608-271-2664

October 8-9 — Pennsylvania Credit Union League: credit union attorneys conference, Toftmees Resort, State College, Pa., 717-234-3156.

October 15-16 — Washington Credit Union League: Northwest mid-management and operations conference, SeaTac Hyatt, Seattle, Wash., 206-885-1121.

October 16-23 — Credit Union National Association: annual meeting, convention, and exposition: Sheraton, New Orleans, La., 608-231-4000.

October 24 — DC Credit Union League: credit committee, DC Credit League, Washington, DC, 202-554-7850.

November

November 11-12 — Washington Credit Union League: human resource management conference, Stouffer Madison, Seattle, Wash., 206-885-1121.

November 12-14 — Kentucky Credit Union League: annual meeting, Galt House, Louisville, Ky., 502-459-8023.

FINANCIAL PLANNING

September

September 10-11 — American Banker-Bond Buyer: new applications to asset and liability management; Waldorf-Astoria, New York, N.Y., 212-943-4305.

September 11 — College for Financial Planning: financial planning product selection and portfolio management seminar, Tampa, Fla., 303-755-7101.

September 16 — College for Financial Planning: financial planning product selection and portfolio management seminar, Washington, D.C., 303-755-7101.

September 21-22 — American Banker-Bond Buyer: new applications to asset and liability management; Fairmont Hotel, San Francisco, Calif., 212-943-4305.

September 23 — College for Financial Planning: financial planning product selection and portfolio management seminar, New York, N.Y., 303-755-7101.

September 29 - Oct. 1 — American Bankers Association: chief financial officers forum, Westin Hotel, Chicago, Ill., 202-663-5130.

October

October 2 — College for Financial Planning: financial planning product selection and portfolio management seminar, Chicago, Ill., 303-755-7101.

October 6-8 — Alabama Bankers Association: funds management conference, Lake Guntersville State Park, Guntersville, Ala., 205-834-1890.

October 7 — College for Financial Planning: financial planning product selection and portfolio management seminar, Dallas, Tex., 303-755-7101.

October 14 — College for Financial Planning: financial planning product selection and portfolio management seminar, Los Angeles, Calif., 303-755-7101.

November

November 4-6 — National Commercial Finance Association: 43rd annual convention asset based financial services industry, The Fairmont Hotel, San Francisco, Calif., 212-594-3490.

November 12 — U.S. League of Savings Institutions: operations workshop for small and medium-size institutions, New Orleans, La., 312-644-3100.

GENERAL

September

September 10-12 — Savings and Loan League of Colorado: annual convention, Colorado Springs, Colo., 312-644-3100.

September 10-12 — West Virginia Savings League: annual convention, White Sulphur Springs, W.Va., 312-644-3100.

September 10-13 — New England League of Savings Institutions: annual convention, Danvers, Mass., 312-644-3100.

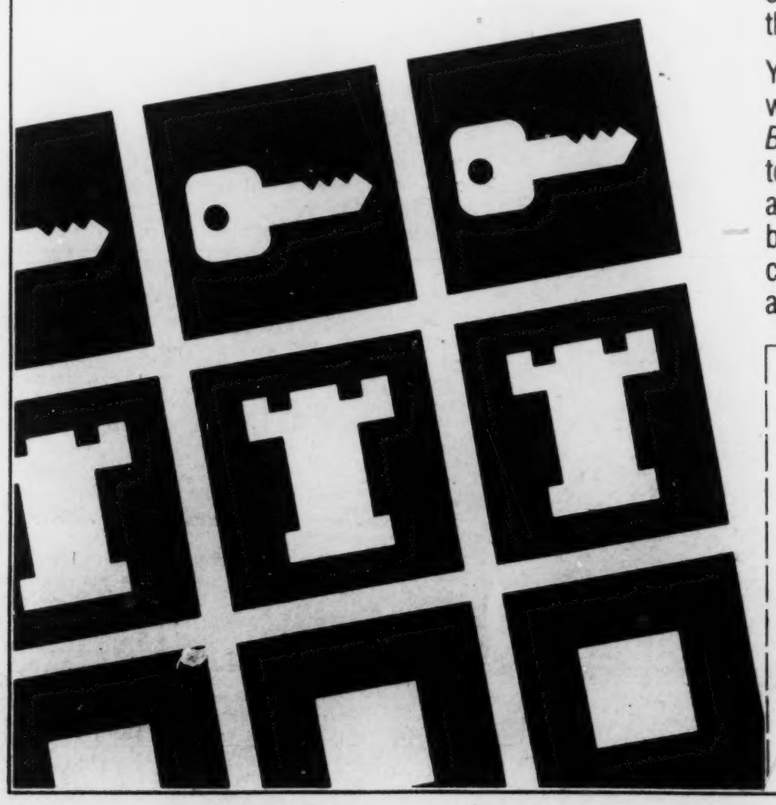
September 10 — College for Financial Planning: financial service firm selection process seminar, Tampa, Fla., 303-755-7101.

September 13-16 — Northwest Association of Affiliated Agencies: annual meeting, Nugget Hotel, Reno, Nev., 206-587-7077.

September 13-16 — Illinois League of Savings Institutions: annual meeting, Boca Raton, Fla., 312-644-3100.

September 13-16 — Oregon League of Financial Institutions and Washington Savings League: joint annual convention, Portland, Ore., 312-644-3100.

LEARN HOW TO EARN BIGGER PROFITS IN TODAY'S SMALL BUSINESS MARKET.



SMALL BUSINESS BANKING '87:
New Opportunities, New Strategies, New Products
November 12-13, 1987 • Atlanta

What do you need to succeed in small business banking? What new products should you promote? What steps can you take to enhance productivity? How can you compete effectively in this rapidly changing market?

You'll know all the answers when you attend *Small Business Banking '87*. You'll be exposed to the latest ideas, techniques and information. All presented by experts in banking, financial research, marketing and administration.

Thinking small has its rewards. So make plans to attend this profit-making program today.

For program and registration information, send in this coupon. Or call our Customer Service Center at:
800-323-8552

BANK ADMINISTRATION INSTITUTE

YES! I want to learn how to boost my small business profits. Send me a brochure and registration form right away.

First Name Middle Initial Last Name

Title

Organization

Address

City State/Province Zip + 4/Postal Code

Mail to: Customer Service Center
Bank Administration Institute 60 Gould Center
Rolling Meadows, IL 60008-4097

©1987, Bank Administration Institute 7630/ 05